

## MARINE BANK&amp;TRUST CO

	CPP Disbursement Date 03/06/2009	Cert 34233	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$145	\$137	-5.5%		
Loans	\$123	\$104	-15.6%		
Construction & development	\$8	\$10	16.3%		
Closed-end 1-4 family residential	\$20	\$15	-26.5%		
Home equity	\$12	\$8	-29.5%		
Credit card	\$0	\$0			
Other consumer	\$3	\$0	-87.3%		
Commercial & Industrial	\$17	\$16	-9.4%		
Commercial real estate	\$60	\$54	-9.3%		
Unused commitments	\$16	\$17	5.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$7	\$8	10.5%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$7	\$8	3.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$134	\$125	-6.5%		
Deposits	\$130	\$125	-4.0%		
Total other borrowings	\$3	\$0	-100.0%		
FHLB advances	\$2	\$0	-100.0%		
Equity					
Equity capital at quarter end	\$11	\$11	6.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	6.0%	6.5%	--		
Tier 1 risk based capital ratio	7.1%	8.3%	--		
Total risk based capital ratio	8.3%	9.6%	--		
Return on equity <sup>1</sup>	2.9%	-1.5%	--		
Return on assets <sup>1</sup>	0.2%	-0.1%	--		
Net interest margin <sup>1</sup>	4.2%	4.1%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	51.9%	95.0%	--		
Loss provision to net charge-offs (qtr)	311.2%	4.5%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.4%	0.4%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	0.0%	8.0%	0.2%	0.0%	--
Closed-end 1-4 family residential	16.6%	3.2%	0.2%	0.0%	--
Home equity	2.7%	0.7%	0.4%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	2.2%	1.0%	0.0%	0.0%	--
Commercial real estate	7.4%	3.9%	0.0%	0.2%	--
Total loans	6.9%	3.4%	0.1%	0.1%	--